

CANCELLATION AND NONRENEWAL ENDORSEMENT – MISSOURI

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by this endorsement.

A. ADDITIONAL DEFINITIONS

1. **Your insured car** means **your insured cycle** if this endorsement is attached to a **cycle** policy issued by **us**.

B. The following is added to GENERAL CONDITIONS

3. Cancellation and Nonrenewal

a. Cancellation Of Policies In Effect For Less Than 60 Days

- (1) The named insured shown in the Declarations may cancel this policy by returning it to **us** or by advising **us** when at a future date cancellation is to be effective.
- (2) **We** may cancel this policy for any reason by mailing notice of cancellation to the named insured at the address shown in the Declarations not less than 10 days prior to the effective date of cancellation.

b. Cancellation Of Policies In Effect For 60 Days Or More

- (1) If **your** policy has been in effect for 60 days or more or is a renewal or continuation policy, **we** will cancel only:

(a) For non-payment of premium; or

(b) For suspension, revocation, or expiration of **your** driver's license or that of a principal operator who either lives in **your** household or customarily operates **your insured car**.

If the driver's license of any driver other than the person named on the Declarations or the principal driver is expired, suspended, or revoked, **we** may issue an exclusion providing by name that coverage will not be provided while that person is operating the vehicle.

However, these limitations on **our** right to cancel do not apply if a company **we** own or manage indicates its willingness to issue a new policy.

- (2) **We** may cancel by mailing notice of the cancellation to the named insured at the address shown in the Declarations:

(a) Not less than 10 days prior to the effective date of cancellation for non-payment of premium; or

(b) At least 30 days prior to the effective date of cancellation for any other reason.

c. Non-renewal

- (1) This policy will automatically terminate at the end of the policy period if **you** or **your** representative does not accept **our** offer to renew it. **Your** failure to pay the required renewal premium when due means that **you** have declined **our** offer.

- (2) If **we** decide not to renew this policy, **we** will mail to the named insured at the address shown in the Declarations notice of non-renewal not less than 30 days before the end of the policy period.

d. Other Cancellation and Nonrenewal Provisions

- (1) Proof of mailing any notice shall be sufficient proof of notice.

- (2) Coverage under this policy will terminate on the effective date and hour stated on the notice of cancellation or nonrenewal.

- (3) If this policy is cancelled, **you** may be entitled to a premium refund. **Your** return premium, if any, will be calculated on a pro rata basis and will be sent to the named insured shown in the Declarations as soon as possible. The making or offering to make a refund is not a condition of cancellation.

All other terms, agreements, conditions, and provisions remain unchanged